

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Mathew Ragan  
Debtor

Case No. 19-03804-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-4  
Date Rcvd: Feb 26, 2025

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Mathew Ragan, 246 Fountain Road, Snow Shoe, PA 16874-8808

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust C/O Fay Servicing, LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor US Bank Trust National Association bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Joshua I Goldman	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com

District/off: 0314-4  
Date Rcvd: Feb 26, 2025

User: AutoDocke  
Form ID: fnldec

Page 2 of 2  
Total Noticed: 1

angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

Kevin S Frankel

on behalf of Creditor Specialized Loan Servicing LLC pa-bk@logs.com

Sindi Mncina

on behalf of Creditor US Bank Trust National Association smncina@raslg.com

Tullio DeLuca

on behalf of Debtor 1 Mathew Ragan tullio.deluca@verizon.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Mathew Ragan,

Chapter 13

**Debtor 1**

Case No. 4:19-bk-03804-MJC

Social Security No.:

xxx-xx-4195

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: February 26, 2025

fnldec (01/22)